

OFFICE ADDRESS

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EMPLOYMENT

- 2003 - Current Partner, Hudson Cook, LLP. Managing Partner, Washington, DC, office.
- 2001-2003 Counsel, Lovells, Washington, DC.
- 1991-2001 General Counsel, Farm Credit Administration, McLean, Virginia.
- 1986-1991 Associate Director for Credit Practices, Bureau of Consumer Protection, Federal Trade Commission, Washington, DC (Acting Associate Director 1986-87).
- 1983-1986 Assistant Director, Federal Trade Commission, Division of Credit Practices, Washington, DC.
- 1980-1983 Equal Credit Opportunity Act Program Manager, Federal Trade Commission, Division of Credit Practices, Washington DC.
- 1977-1980 Trial Attorney, Federal Trade Commission, Division of Credit Practices, Washington, DC.

OTHER POSITIONS

- 1994 – 2000 Adjunct Professor of Law, Catholic University Law School. I taught an upper division course in consumer transactions, which focused on the ECOA, FCRA, and other consumer credit statutes, deceptive advertising, warranties, financial privacy, and other consumer protection issues.
- 1981 – 1990 Trial Advocacy Trainer, National Institute of Trial Advocacy. I taught trial practice and deposition courses for experienced attorneys sponsored by NITA, including demonstrating techniques and critiquing participants' performances in direct and cross examinations of lay and expert witnesses, handling complex evidentiary issues, taking and defending depositions.

EDUCATION

- 1977 University of Texas School of Law, Austin, Texas (Juris Doctor).
- 1974 Oklahoma State University, Stillwater, Oklahoma (Bachelor of Arts with Departmental Honors).

BAR ADMISSIONS

- 2001 Admitted to practice in Maryland.
- 1977 Admitted to practice in Texas (not active).

CIVIC AND PROFESSIONAL ASSOCIATIONS

- 1988-Current Member, Consumer Financial Services Committee of the American Bar Association Business Law Section; Chair, Federal and State Trade Practices Subcommittee (2003 – 2006); Vice-Chair, Privacy Subcommittee (2002-2003); Chair, Federal Trade Commission Activities Subcommittee (1988-1992); Vice-Chair, Federal Trade Commission Activities Subcommittee (1986-1988).
- 1996-Current Founding Member, American College of Consumer Financial Services Lawyers (1996); Chair, Lifetime Achievement Award Committee (2002 – 2005); Member, Board of Regents (1998-2002).
- 2002-Current Governing Committee, Conference on Consumer Finance Law.
- 2000-2003 Council Chairman, Town of Chevy Chase View, Maryland.

PUBLICATIONS

“Fair Lending Developments: Testing the Limits of Statistical Evidence,” *The Business Lawyer*, (accepted for publication February 2012).

“Spot Deliveries: The Paperwork Matters,” *Spot Delivery*, December 2011.

“Failure to Truncate Account Numbers Not ‘Publication’ Covered by Insurance Policy,” *Spot Delivery*, November 2011.

“Update on Current and Prospective Fair Lending Enforcement and Litigation Developments,” *Quarterly Report*, Summer 2011.

“FTC to Auto Dealers: ‘You are Kind of, Like, Um, Doing Okay,’” *Spot Delivery*, June 2011.

“Fair Lending Developments: Enforcement Comes to the Fore,” *The Business Lawyer*, February 2011.

“Permissible Purpose Problem,” *Spot Delivery*, August 2010.

“Fair Servicing – DOJ Focuses on Potential Discrimination in Loss Mitigation,” *Basis Points*, June 2010.

“Information Safeguards: Five Steps to Avoiding Disaster,” *Spot Delivery*, April 2010.

“Looking under the Hood of a Class Action Settlement,” *Spot Delivery*, March 2010.

“Fair Lending: The End of Discretionary Pricing?” *The Business Lawyer*, February 2010.

“Recent Developments in Fair Lending: The Dawn of a New Litigation Era?” *The Business Lawyer*, February 2009.

“Auto Finance Marketing – Seventh Circuit Makes a U-Turn on Firm Offers,” *Spot Delivery*, May 2008 .

“Third-Party Liability for Federal Law Violations in Direct-to-Consumer Marketing: Telemarketing, Fax, and E-Mail,” *The Business Lawyer*, February 2008.

CARLAW® II: Street Legal, with others (Thomas B. Hudson, ed., 2008).

“Joint Users – Probably Not What You’re Thinking,” *Spot Delivery*, August 2007.

“Credit Card Receipts: Is Your Slip Showing?” *Spot Delivery*, June 2007.

“Profit-Based Pricing Supports Compliance,” Executive White Paper, Nomis Solutions, May 2007.

“A Scam for All Seasons: ‘Seasoned Trade Line’ Score Enhancement,” *Spot Delivery*, April 2007.

“Fax, E-Mail, and Telephone: Federal Regulation of Marketing Methods,” *The Business Lawyer*, February 2007.

CARLAW® F&I Legal Desk Book: The Answer Book for Finance and Insurance Professionals, with others, (Thomas B. Hudson & Emily Marlow Beck, eds., 2006).

“Bankruptcy Discharge Lists – Good Business or Litigation Nightmare?” *Spot Delivery*, October 2006.

“Is Less Than Best Financing Rate ‘Adverse Action’ that Requires Notice to Consumer?” *Spot Delivery*, April 2006.

“Fair Lending and the New HMDA Pricing Disclosures,” *The Business Lawyer*, February 2006.

“Recent Developments in Fair Lending and the ECOA: A Look at Housing and Motor Vehicle Dealer Participation,” *The Business Lawyer*, February 2005.

“Adverse Action – Are There Any Limits to the Notice Obligation?” *Spot Delivery*, September 2005.

“Federal Circuit Decision Muddles ‘Prescreening’ Requirements,” with Thomas Hudson, *Spot Delivery*, January/February 2005.

“New Telemarketing Rules Pose Pitfalls for Dealers,” *Spot Delivery*, July 2003.

Curriculum Vitae

“Federal Trade Commission Developments in Consumer Financial Services,” *The Business Lawyer*, vol. 46, no. 3, May 1991.

“Federal Trade Commission Enforcement Activities,” *Retail Financial Services 1989*, Practising Law Institute, 500 PLI/Comm 283, June 1, 1989.

“Federal Trade Commission Activity: Pursuing Unfair and Deceptive Practices in Consumer Financial Services,” *The Business Lawyer*, vol. 43, no. 3, May 1988.

“Federal Trade Commission Enforcement Activities,” *Retail Financial Services 1988: Current Developments*, Practising Law Institute, 460 PLI/Comm 751, June 1, 1988.

“Federal Trade Commission Enforcement Activities,” *Retail Financial Services 1987: Current Developments*, Practising Law Institute, 428 PLI/Comm 293, June 11, 1987.